

Unaudited Financial Results (Quarterly)
As at the end of Second Quarter (14/01/2016) of the Fiscal Year 2072/73 (FY 2015-2016)

Rs in '000

S.N.	Particulars	This Quarter Ending (Unaudited) 14.01.2016	Previous Quarter Ending (Unaudited) 17.10.2015	Corresponding Previous Year Quarter Ending (Unaudited) 14.01.2015
1	Total Capital and Liabilities	66,618,503	66,967,219	57,937,780
1.1	Paid-up Capital	2,248,161	2,248,161	2,248,161
1.2	Reserves and Surplus	4,134,915	4,477,522	3,486,938
1.3	Debtenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	57,880,093	58,354,087	50,663,702
a	Domestic Currency	36,699,207	38,197,790	32,092,824
b	Foreign Currency	21,180,886	20,156,297	18,570,878
1.6	Income Tax Liability (Net)	3,714	129,103	26,752
1.7	Other Liabilities	2,351,620	1,758,346	1,512,228
2	Total Assets	66,618,503	66,967,219	57,937,780
2.1	Cash & Bank Balance	8,490,414	8,716,211	7,184,152
2.2	Money at Call and Short Notice	14,256,016	12,164,161	11,198,449
2.3	Investments	17,084,626	18,477,581	9,394,051
2.4	Loans and Advances	26,102,396	26,923,699	29,457,374
a.	Real Estate Loan	1,496,049	1,504,996	1,483,140
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 Million)	453,109	458,045	398,028
2.	Business Complex and Residential Apartments Construction Loan	-	-	-
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase and Plotting)	1,042,940	1,046,950	1,085,113
b.	Personal Home Loan of Rs. 10 Million or Less	4,841,212	4,911,972	4,843,690
c.	Margin Type Loan	-	-	-
d.	Term Loan	2,020,731	1,918,046	2,425,844
e.	Overdraft/ TR loan/WC Loan	8,822,659	9,310,472	11,804,206
f.	Others	8,921,746	9,278,214	8,900,492
2.5	Fixed Assets	67,584	73,374	67,352
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	617,466	612,193	636,402
3	Profit and Loss Account	Up to This Quarter	Up to Previous Quarter	Up to Corresponding Previous Year Quarter
3.1	Interest Income	1,169,373	615,731	1,261,728
3.2	Interest Expense	315,033	163,700	326,896
A	Net Interest Income	854,339	452,031	934,832
3.3	Fees, Commission and Discount	164,134	82,615	189,027
3.4	Other Operating Income	18,217	10,525	22,607
3.5	Foreign Exchange Gain / Loss (Net)	315,709	171,506	226,840
B	Total Operating Income	1,352,399	716,677	1,373,306
3.6	Staff Expense	227,959	111,620	231,238
3.7	Other Operating Expenses	204,781	97,831	198,266
C	Operating Profit Before Provision	919,659	507,227	943,802
3.8	Provision for Possible Losses	40,975	22,811	63,605
D	Operating Profit	878,684	484,415	880,197
3.9	Non Operating Income / Expense (Net)	27,212	22,082	63,759
3.10	Write Back of Provision for Possible Losses	53,852	34,583	70,821
E	Profit from Regular Activities	959,748	541,080	1,014,777
3.11	Extraordinary Income/ Expenses (Net)	1,978	1,448	(1,699)
F	Profit Before Bonus and Taxes	961,726	542,528	1,013,078
3.12	Provision for Staff Bonus	87,430	49,321	92,098
3.13	Provision for Tax	262,289	147,962	276,294
G	Net Profit / Loss	612,007	345,245	644,686
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	At the End of Corresponding Previous Year Quarter
4.1	Capital Fund to RWA	15.85%	15.91%	13.08%
4.2	Non Performing Loan (NPL) to Total Loan	0.41%	0.38%	0.44%
4.3	Total Loan Loss Provision to Total NPL	308.28%	325.71%	264.43%
4.4	Cost of Funds (As Per NRB Directive)	1.46%	1.54%	1.92%
4.5	Credit to Deposit Ratio (As Per NRB Directive)	60.91%	59.74%	77.90%
4.6	Base Rate	4.61%	4.89%	5.72%
4.7	Average Yield on Loans & Advances & Investment (As Per NRB Directive)	6.07%	6.00%	7.68%
4.8	Net Interest Spread (As Per NRB Directive)	4.61%	4.46%	5.76%
Major Indicators				
1.	Earnings Per Share (Annualised)	54.45	61.43	57.35
2.	Market Value Per Share	2,675	2,700	1,920
3.	Price Earning Ratio (Annualised)	49.13	43.95	33.48
4.	Liquidity (CRR)	19.03%	15.85%	15.08%
5.	Return on Equity (Annualised)	19.18%	20.53%	22.48%
6.	Return on Total Assets (Annualised)	1.84%	2.06%	2.23%
7.	Net Worth Per Share	283.92	299.16	255.10

Note: Loans and Advances includes Bills Purchased amount. Figures are shown in Gross Value. Figures have been regrouped wherever necessary. Above figures may change with the audited figures if modified by the External Auditors or the Regulators.